
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IN RE:
LINDA MILLER

Case No.: 18-29286 VFP

Hearing Date:

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF COVID-19 CHAPTER 13 PLAN
MODIFICATION**

I, Linda Miller, am [are] the debtor [s] in the above-captioned Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket on December 17, 2021.

- 1) The Chapter 13 plan was originally confirmed by order entered on February 27, 2019. Subsequent plans were confirmed on June 5, 2020 and November 20, 2020.
- 2) I am current with plan payments through December 2021.
- 3) I am current with post-forbearance mortgage payments through December 2021 on realty located at 381 Greenleaf Avenue Englewood, NJ. I am seeking to have the mortgage forbearance arrears paid through my plan.
 - (a) The mortgage payments referred to above are contractual payments adequate protection payments. [Check one]
 - (b) I am current with post-petition real estate taxes.
 - (c) I have current liability insurance on the property and can provide proof thereof.
- 4) If the confirmed plan includes a cram down on a mortgage, then answer the following: N/A
- 5) I was current with post-petition auto payments through N/A date on the following automobile(s).
- 6) The change in my household income previously reported on Schedule I is (\$114.63). My current household income is \$3,567.60. I have attached a current paystub or proof of the change in income to this certification. [Please redact any personally identifiable information before docketing.] My current total household expenses are now \$2,888.67 leaving excess of \$673.93 which will be used to make Chapter 13 Plan payments.
- 7) As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way:

My hours were cut due to Covid. I am now back to work full time.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false I am subject to punishment.

Dated: December 22, 2021

Signed: *s/Linda C. Miller*
Linda C. Miller